

Certificate Number: 03621-NJ-DE-032374734

Bankruptcy Case Number: 18-32181



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 2, 2019, at 1:39 o'clock PM EST, Brian K Benegar completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 2, 2019 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor